



Voluntary Life and AD&D Insurance

For Trico Companies LLC

How the Plan Works

Life is full of many twists and turns. LifeMap Voluntary Life and AD&D coverage protects your family's future, no matter what life may throw your way.

- Eligibility Requirement**
 If you are a full-time active Owner, Manager or Craft employee working a minimum of 30 hours per week on a regular basis, you will be covered with these benefits.
- Who pays for the coverage?**
 Voluntary Life and AD&D Insurance premiums are paid by you, the employee, through payroll deduction.
- Dependent Eligibility Requirement**
 Dependents must be a Legal spouse, State Registered Domestic Partner, and or child(ren) up to age 26 of the covered employee to be eligible for coverage.
- Guarantee Issue**
 Enroll when this coverage is initially offered and with no questions asked, you will be covered for up to \$40,000 in Life and AD&D Insurance.
- Step-Up Guarantee:** If you enroll for at least \$10,000 when you are first eligible for coverage, you may increase your benefit amount during Annual Enrollment, up to \$40,000, in increments of \$10,000, on a guarantee issue basis.

LifeMapCo.com
1 (800) 794-5390

Benefits Summary

Plan Benefits

Employee Life and AD&D Insurance	\$10,000 increments to a maximum of the lesser of \$300,000 or 5 X Annual Earnings
Spouse Life and AD&D Insurance	\$10,000 increments to a maximum of \$300,000 (Employee must elect coverage for themselves to elect Spouse coverage)
Child(ren) Life and AD&D Insurance	\$2,000 increments to a maximum of \$10,000 (Employee must elect coverage for themselves to elect Child(ren) coverage)

Guarantee Issue Amount

Employee	\$40,000
Spouse	\$20,000
Dependent Child(ren)	\$10,000

Plan Features

Accelerated Benefit	A covered employee or spouse who is diagnosed as terminally ill may receive a portion of the life insurance benefit before death. Remaining benefits are reserved for the member's beneficiary.
Conversion	Option of converting to an individual life policy, without proof of insurability, for up to amount of group coverage within 31 days of termination.
Portability	You may elect to port your Voluntary Life insurance to continue your coverage under the group policy. If elected, portability coverage will end the earliest of when you reach age 65 or when this master policy terminates.
Waiver of Premium	Voluntary Life coverage may be continued without payment of premium if a covered employee or spouse becomes totally disabled (proof of disability required). Coverage may be continued up to age 65.

Reduction Schedule

If you are still working the required number of hours to be eligible for this insurance at age 65, your benefits will reduce to 65% at age 65, to 45% at age 70, to 30% at age 75, to 20% at age 80, to 15% at age 85, and to 10% at age 90.

Accidental Death & Dismemberment

If due to an accident you die, lose a limb, sight of an eye or become paralyzed, benefits are available.

AD&D Benefits Included

- Adaptive Home/Vehicle Benefit
- Rehab Benefit
- Air Bag and Seat Belt
- Spouse and Child Education
- Coma
- Day Care
- Exposure and Disappearance
- Felonious Assault

This summary is provided for your convenience only and is not intended to be inclusive of all policy provisions. Please see your certificate for complete details. If there is any discrepancy between this summary and the master policy, master policy provisions will prevail.



Insurance for every step of life.

Monthly Rates	
UniTobacco, per \$1,000 of Benefit	
Age	Employee & Spouse*
24 and under	\$0.126
25-29	\$0.122
30-34	\$0.133
35-39	\$0.163
40-44	\$0.218
45-49	\$0.312
50-54	\$0.467
55-59	\$0.707
60-64	\$0.973
65-69	\$1.548
70-74	\$3.025
75 and over	\$6.181
Dependent Child	
\$0.239 per \$2,000 of benefit regardless of the number of children in the family	

* Rates include Life and AD&D

Limitations & Exclusions

- **Life:** No restrictions or exclusions regarding time, place or circumstances of death.
- **AD&D** benefits are not payable for death or dismemberment caused by or as result of:
 - suicide or such attempts;
 - participation in a riot;
 - war or act of war;
 - military service for any country;
 - committing or attempting to commit an assault or felony;
 - sickness, disease or pregnancy or any medical treatment for sickness, disease or pregnancy;
 - heart attack or stroke;
 - bodily infirmity or disease from bacterial or viral infections not the result of an injury; or
 - taking medications, drugs, sedatives, narcotics, barbiturates, amphetamines or hallucinogens unless prescribed and used/consumed in accordance with the directions of the prescribing physician or administered by a licensed physician.
 - travel, flight in or descent from any aircraft, including balloons and gliders, except as a fare-paying passenger on a regularly scheduled flight;
 - the insured Employee's intoxication

Monthly Premium Calculation

To calculate your monthly payroll deduction, use the formula below:

$$\begin{array}{c}
 \boxed{} \div \boxed{1,000} \times \boxed{} \\
 \text{Desired} \qquad \qquad \qquad \text{Rate} \\
 \text{Benefit} \qquad \qquad \qquad \text{(from table left)} \\
 \\
 \text{Estimated Monthly} \\
 \text{Payroll Deduction: } \boxed{}
 \end{array}$$

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